

ROYAL BANCSHARES OF PENNSYLVANIA, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2324429	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$726	\$727	0.1%	
Loans	\$368	\$415	12.8%	
Construction & development	\$45	\$46	0.9%	
Closed-end 1-4 family residential	\$35	\$58	66.6%	
Home equity	\$5	\$7	34.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	178.9%	
Commercial & Industrial	\$47	\$41	-12.6%	
Commercial real estate	\$181	\$196	8.6%	
Unused commitments	\$22	\$55	151.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$226	\$195	-13.6%	
Asset-backed securities	\$1	\$0	-22.9%	
Other securities	\$81	\$54	-33.5%	
Cash & balances due	\$15	\$29	87.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$663	\$654	-1.3%	
Deposits	\$532	\$538	1.2%	
Total other borrowings	\$108	\$92	-14.3%	
FHLB advances	\$65	\$55	-15.4%	
Equity				
Equity capital at quarter end	\$42	\$51	20.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	10.5%	--	
Tier 1 risk based capital ratio	15.2%	15.2%	--	
Total risk based capital ratio	16.4%	16.4%	--	
Return on equity ¹	24.4%	6.8%	--	
Return on assets ¹	1.4%	0.5%	--	
Net interest margin ¹	3.2%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	134.6%	119.3%	--	
Loss provision to net charge-offs (qtr)	-203.6%	31.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	5.9%	1.4%	0.0%	0.4%
Closed-end 1-4 family residential	2.0%	1.6%	0.0%	0.0%
Home equity	0.4%	0.3%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	6.9%	5.5%	0.3%	0.0%
Commercial real estate	1.7%	2.9%	0.2%	0.0%
Total loans	2.8%	2.4%	0.2%	0.1%